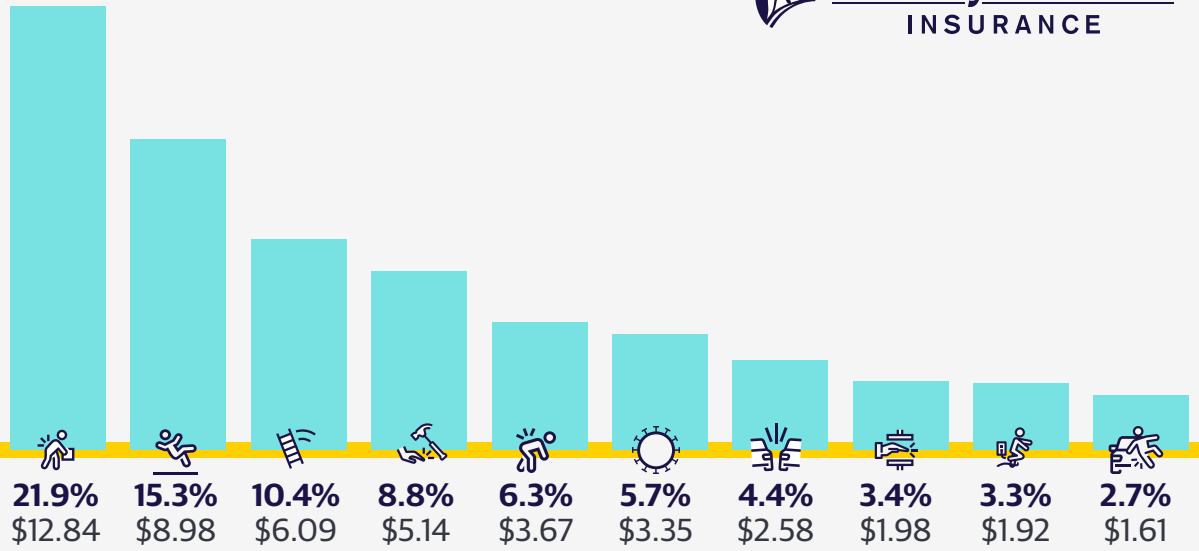


Cost of top 10 most disabling workplace injuries: **\$48.15 billion**











2023



Liberty Mutual Workplace Safety Index

Annual report from **Risk Control Services**

COVID-19 caused the *“Exposure to Other Harmful Substances”* injury category to be included for the first time in the annual ranking, coming in as the sixth most costly cause of loss. This injury category – which includes COVID-19 and other causes of serious illness – *cost US employers \$3.35 billion in wage replacement and medical treatment costs.*

	Percent total	Cost billions		
1.	21.9%	\$12.84		Overexertion involving outside sources (handling object)
2.	15.3%	\$8.98		Falls on same level
3.	10.4%	\$6.09		Falls to lower level
4.	8.8%	\$5.14		Struck by object or equipment (being hit by objects)
5.	6.3%	\$3.67		Other exertions or bodily reactions (awkward postures)
6.	5.7%	\$3.35		Exposure to other harmful substances (Includes COVID-19)
7.	4.4%	\$2.58		Roadway incidents involving motorized land vehicle (vehicle crashes)
8.	3.4%	\$1.98		Caught in or compressed by equipment or objects (running equipment or machines)
9.	3.3%	\$1.92		Slip or trip without fall
10.	2.7%	\$1.61		Pedestrian vehicular incidents

Understanding top risks in the workplace is the first step to protecting your workers and your business. The Liberty Mutual Workplace Safety Index helps you make your workplace safer by identifying critical risk areas so that you can better allocate safety resources.

Developed annually, the Index ranks the top 10 causes of serious, nonfatal workplace injuries by their direct costs to U.S. businesses. The 2023 Index shows that the top-10 injuries amounted to \$48.15 billion in direct U.S. workers compensation costs.

COVID-19: What's the difference?

The 2023 Index reflects data from 2020, the year of COVID-19 onset in the U.S., and shows that COVID-19 greatly impacted workplace injuries:

- This year's top 10 saw lower injury counts for most causes of loss.
- Exposure to other harmful substances – the category that includes COVID-19 illnesses – rose to the sixth-ranked cause of loss. This category has not previously reached the top 10.
 - Exposure to other harmful substances rose to a top-5 cause of loss for only one of the eight industry-specific versions of the study: Healthcare & Social Assistance, where it ranked third.
- This year's top 10 saw pedestrian vehicular incidents for the first time. The Bureau of Labor Statistics (BLS) reported the highest number of these injuries than in the previous 10 years. These incidents likely reflect the challenges COVID-19 placed on supply chain, industrial hygiene, security, and novel delivery or parking-lot operations, as these incidents were evident in occupations such as material movers, sales and truck drivers, distribution managers, retail salespersons, building cleaning and maintenance, protective service, and food service.

The table shows the top 10 causes of injuries, using information from Liberty Mutual, customized data from the U.S. Bureau of Labor Statistics Office of Safety, Health, and Working Conditions (BLS), and the National Academy of Social Insurance.

Top injury causes

1. **Overexertion involving outside sources** (*handling objects*) continues to rank first among the leading causes of disabling injuries. This event category includes injuries related to lifting, pushing, pulling, holding, carrying, or throwing objects. Overexertion costs businesses \$12.84 billion in direct costs and accounts for 21.9 percent of the overall national burden.
2. **Falls on same level** ranks second, with direct costs of \$8.98 billion, and accounts for 15.3 percent of the total injury burden.
3. **Falls to a lower level** ranks third at \$6.09 billion and 10.4 percent of the burden. This loss cause represented one of the few to exhibit an increase in injury count compared to the previous year.
4. **Struck by object or equipment** (*being hit by objects*) ranks fourth at \$5.14 billion and 8.8 percent.
5. **Other exertions or bodily reactions**, which include bending, reaching, twisting, climbing, crawling, kneeling, sitting, standing, walking, and running, ranks fifth at \$3.67 billion and 6.3 percent of the total injury burden.

These top five injury causes account for **62.7 percent** of the total cost burden.

The remaining injury causes ranked 6 to 10 on the list combined for 19.5 percent of the total direct cost of disabling injuries. These injury causes include exposure to other harmful substances (including COVID-19), roadway incidents involving motorized land vehicles (vehicle crashes), caught in or compressed by equipment or objects (running equipment or machines), slips or trips without falling, and pedestrian vehicular incidents.

Direct costs of all disabling work-related injuries equal \$58.61 billion, with the top 10 causes comprising 82.2 percent, or \$48.15 billion of the total cost burden.



Scientific Methodology: The Liberty Mutual Workplace Safety Index is based on information from Liberty Mutual, customized data from the U.S. Bureau of Labor Statistics (BLS) Office of Safety, Health, and Working Conditions, and the National Academy of Social Insurance (NASI). BLS non-fatal injury data are analyzed with the Liberty Mutual data to determine which events caused employees to miss more than five days of work, and then to rank those events by workers compensation costs, which are then scaled to the NASI total cost. To capture accurate injury cost data, each index is based on data three years prior. Accordingly, the 2023 index reflects 2020 data.

In developing the COVID-19-related findings, the study's authors noted that BLS data exhibited an unusual spike in the number of "Exposure to Other Harmful Substances" injuries in 2020 compared to 2019, driven by the onset of the pandemic. To more accurately reflect the true impact of COVID-19 on workers compensation, the authors turned to data from the National Council on Compensation Insurance's (NCCI) COVID-19 and Workers Compensation special report. That report reflects data on workers compensation claims from 45 state workers compensation bureaus, while BLS data reflects OSHA-recordable workplace illnesses and injuries that may or may not result in workers compensation claims.

The illustrations, instructions, and principles contained in the material are general in scope and, to the best of our knowledge, current at the time of publication. Our risk control services are advisory only. We assume no responsibility for: managing or controlling customer safety activities, implementing any recommended corrective measures, or identifying all potential hazards. No attempt has been made to interpret any referenced codes, standards, or regulations. Please refer to the appropriate government authority and/or your own independent legal counsel for interpretation or clarification.

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